## REAL ESTATE OUTLOOK IN GREATER RICHMOND

A Dullness That Has Prevailed and the Reasons for It - Home Builders Holding Back.

CITY REALTY GOOD AS CASH

Owners Do Not Have to Sell to Get Money-Can Borrow From Banks and Agents-When Boom May Be lows

It is admitted on all sides that the real estate business of Richmond has been rather dull for more than a year, in fact, ever since the beginning of the war in Europe it has been somehersed large sales that brought com-fort and joy to the hearts of the agents and proved that the business of selling and buying Richmond dirt, was not entirely dead—not even near enough to death to necessitate the re-

CONTINUED DULLNESS

IS CAUSED BY WAR ontinued duliness are not hard to find.

In the first place the high cost of building material brought about by war conditions, the scarcity and high cost or labor have caused home build-was all the go on Broad Street, and, in was all the go on Broad Street, and, in was all the go on Broad Street, and, in was all the go on Broad Street, and, in to crect permanent homes. In the second place: Richmond real estate is the loaded to best security a man can offer the banks and the agents who have funds to put out at interest for loans, and the banks or to the agents and get it on his realty. A Main Street real estate agent whose office is near Elev-enth Street, is authority for the statement that his firm has any amount of mone, to lend on Richmond realty, and no man with a lot or lots to mortgage, need be without funds two hours. Thus the owners of realty who must have money can continue to hold their ground for higher figures, and believing that those higher figures are bound to come when things that have been thrown out of joint by war, again settle down, his property is not going to be on the market yet a while. These are some of the things that had la have complied to give the real estate agents a comparative dull time.

The question arises; How long are these things to last? Certainly such a condition must have an end. It is to epinion of every well informed man and of all the prophets that if the war and of all the prophets that if the war, should end next spring. Richmond would next summer and fall see the greatest activity in real estate and building it has ever known. That means that business will certainly be rushing at the end of the war, that the men who have laid up means to build be sees the men who have the men who have laid up means to build homes, the men who have nou in mind plans to build houses, estimental and business, for renting will be in the market for the ground to build upon, that the men who own such ground and have been horrowing money on it will be sellers and in one way and another all of the agents will be a seller and in one way and another all of the agents will be a seller. have their hands full of business. But what if the war does not end

next spring and at that time snows problems that event the most of the new problems that have been brought to the front by war conditions will have solved themselves by getting adjusted to these conditions and then, in split of war, business will move more smoothly. In the meantime the wouldbe home builders and people with means, who have it is mind to build business housen and residences as an investment and are now holding off because of the high cost of materia, will get tired waiting for the decline in such things and will go on with. their building with the expectation that rents, too, will have to come up like other things and they will be anie like other things and they will be anie to get a fair revenue from their investment. There are many who believe that for many years following the war, building material will continue at war-time prices and that there is no sence in waiting longer te carry out their well formed plans for building homes, etc.

On the whole the real estate agents lock for greatly improved business before or by the time 1918 is six months old, and, if the war seems to be coming to an end by that time a real old.

ing to an end by that time, a real old-fashioned boom and rush in the line of buying and selling Richmond dirt and building on it may be confidently

#### FOR A SANE CHRISTMAS

Certain Illuminated Decorations Are Dangerous Underwriters' Exchange Offers a Few Suggestions.

The Underwriters' Exchange of Richmond, whose membership controls the fire insurance on millions of dollars worth of Richmond property, are in-terested in a patriotic observance of Christmas and the New Year from the

This exchange, in the interest of con-servation of life and property, recom-mends the elimination of dangerous Christmas decorations in the homes of the people. It is a well-known fact that lighted candles on Christmas trees

It says: "We applaud and honor the efforts the Red Cross are making for the relief of suffering humanity, and this organization will always have our hearty support. We are pleased to note that in the displaying of the Red Cross on Christmas in the windows of the people, that they advocate also using flashlights behind the service

"In the interest of conservation we feel that this organization will approve of the safe electric light in preference to candies, and we offer this as a sug-gestion in the interest also of a better display of this giorious flag, for the consideration of this great and helpful

"A sane Christmas free from hurtful explosives and the time-honored tree protected from harm to our loved ones, and dangerous out-of-door fires re-

moved from property values, will con-tribute to the making also of a very happy Christmas and New Year."

Just a Little Patience.

Some people who have bought, Liberty bonds are getting impatient for the delivery of the bonds they purchased, and are asking questions of the bankers. The best answer to make the impatient ones is one of figures. Think of this: The second loan has necessi-tated the issuance by the Bureau of Engraving and Printing of no less than 20,000,000 individual bonds. Of course, deliveries must be slow. The bonds will come in due time.

### Review of Week's Trade in Richmond

Christmas Shopping Has Stage, Although a Little Snow-Bound.

R. G. Dun & Co.'s special report to The Times-Dispatch of local trade conditions for a week past is as fol-

"General business continues active and thus far the season compares favorably with last year. It is generally conceded that sales would be of larger volume if factories could supply more ways of the United States have the war in Europe it has been somewhat off. In this time there have been spurts, and now and then a week of activity to be followed by a return of war-time duliness. These weeks of increased activity have sometimes witnessed large values that brought companies the businessed large values that brought companies the businessed large values that brought companies the businessed large values that brought companies the country have commenced early this year, and merchants feel satisfied at the prospects.
"Building is still quiet and reports

show the amount of authorizations and repairs much less than the same week tirement from business of any of the last year. Lumber is inactive, al-agencies. Internal revenue collections for Richmond for month of November were The causes of this more or less \$1.080,023, an increase over same month ontinued duliness are not hard to find. last year of \$412,108. Bank clearings for

ers to hold off and live yet a while longer in apartment houses and rented fact, all over town, although the bad residences, and of course, they are not weather caused many buyers and in the market for vacant lots on which would-be buyers of Christmas presents to postpone their raids on the loaded counters and shelves of the re-

It can hardly be said that war conditions and the conservation economy the owner of realty who needs money ditions and the conservation economy for any purpose is not forced to sell propagandas have so far lessened the his holdings to raise it, but can go to volume of holiday trade, and it is probable that as much money is being expended as heretofore, but the new conditions have caused many changes, even odd freaks, in trade, For instance, a dealer in Christmas cards, illustrated and otherwise, who stocked up largely in anticipation of much line is bad. He says that because of servation and economy talk the people are dropping the good old custom of exchanging heliday greetings by card. much to the hurt of the dealers who had laid in big stocks of the aforesaid

The sugar famine, so called, is also leading to changes that are far-reaching. One dealer reports that several of his customers have absolutely given up coffee, not that there is any scarcity of that article, but of sweetening, they preferring to do without coffee rather than drink it without sugar. He says this has gone far enough visibly to curtail the coffee trade in the last week or two. These are but two samles to illustrate the changes that are going on, which changes are keeping retail merchants guessing to some ex-

#### HEAVY LIFE INSURANCE

Policies Running Into Millions Taken Out by Millionaires to Meet Pos-

Julius Rosenwald, of Chicago, hat taken out an insurance policy for \$2, 600,000 to insure a large amount o ready cash to his estate to meet heritance taxes, etc. on his death. Earlier this year J. P. Morgan, of New York, took \$2,500,000, and Henry P. Davison, his partner in business, the man who last week thrilled Richmon! with his eloquence in the interest of the Bed Cross, took out one for \$2. Red Cross, took out one for \$2,-

mond's wealthy men have taken out policies of this kind. Maybe they only need to be reminded of the good of

The Annalist, a New York financial journal referring to the three big poli-cies mentioned above, says: "These are the only policies of more than \$1,030,000 reported to have been

taken out for the purpose, and these men were heavily insured before they took out these new policies.

"The practice of taking life insurance by way of providing a sinking fund to meet the exactions of increasing Federal and State inheritance tax has its beginning practically. laws had its beginning practically about three years ago. The Federa, inheritance tax law of 1916 gave a great impetus to it. The new war inheritance tax has increased the tolls taken from estates on the death of their possessors to such an extent that their possessors to such an extent that the man of moderate means, as well as the extremely wealthy, must face the problem of supplying his heirs with ready cash to avoid selling and borrowing on a large scale to meet the heavy demands made by the State and the United States.

"Some of the life insurance companies have issued bulletins to their agents calling attention to the new incentive to take out life insurance supplied by the inheritance tax laws explicitly as the state of the state of the supplied by the inheritance tax laws explicitly attention to the supplied by the inheritance tax laws explicitly attention to the supplied by the inheritance tax laws explicitly attention to the supplied by the inheritance tax laws explicitly attention to the supplied by the inheritance tax laws explicitly attention to the supplied by the inheritance tax laws explicitly attention to the supplied by the inheritance tax laws explicitly attention to the supplied to the su

plied by the inheritance tax laws, especially in the case of large estates."

Turkeys and Chickens Are "Mentless." The demand for poultry is always great at Christmas time, but in this year of "meatless days" it is more than year of "meatless days" it is more than great. In the law books of the inventor of meatless days turkey and chicken are not listed as meat—only beef, hog meat and mutton are meat. Hence the turkey now takes the place of ham, and the chicken the place of steak and lamb chop. The wholesale handlers of poultry down Thirteenth and Carystreetward have prepared for this street ward have prepared for this street was the street ward have prepared for this street was the street ward have prepared for this street was the street ward have prepared for this street was the coming in contact with filmsy material, and the twining of evergreens and other material ground gas jets have resulted in a tremendous loss of property and some human life in years past, in the United States and in other places.

The street ward have prepared for this state of affairs and they say no Richmonder proced he without his dressed turkey and need be without his dressed turkey and his chicken ready for the attention of the Christmas cook, for they are going to see to it that the supply shall be

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## WILL GOVERNMENT GO IN RAILWAY BUSINESS?

Live Question Which Is Now Being Discussed in Richmond and All Over the Country.

COUNTRIES THAT OWN ROADS

If Uncle Sam Once Gets Even Temporary Control, He Will Make It Permanent in Some Way, Is Gen-

For the past week the suggestions of governmental control of the rail-

But few cities in the country have better railway and transportation facilities than Richmond, and no city in the land makes better use of them urally creates all kinds of talk in this city. The sentiment here, as to the advisability of the government taking control of the rallways as a war measure is divided, but all are agreed on ven as a war measure, it will not reinquish control of them when the war keep in the railroad business and will finally own and operate in its own way, all of the lines in the United States.

THEIR RAILWAY LINES Because of this discussion, which is very general, a compilation by the National City Bank, of New York just issued, showing the government con-trol or ownership of railways through-out the world, will prove interesting. It shows that about one thing espective countries or states in which they operate, and that in Europe, Asia, Africa and the British Colonies more than one-half of the lines are government owned or controlled. cases, notably Germany and Australia the railways are chiefly the property of the states or subdivisions forming the general government, in others they are the direct property of the government In Germany over 90 per cent of the railways are clased as government or state railways; Austria-Hongary 82 per cent; Russia 77 per cent; Italy 73 per cent; Switzerland 97 per cent; the Scandinavian states 4 per cent and France, at present, 17 per cent, while other parts of her sys-tem have been built in part, or whole by the government and are railway companies, an

revert to the government.

Of Europe, as a whole 54 per cent
of the railway lines are classed as
state or governmental railways. Asia
70 per cent. Africa 55 per cent. Souta America 31 per cent and North Amer per cent belong to the colonies form the Commonwealth of Australia, form the Commonwealth of Australia. form the Commonwealth of Australia, in New Zealand 99 per cent are governmental. India 80 per cent and the British Colonies as a whole, 55 per cent, while those of Great Britain, none are owned by the government though the entire system is now temporarily controlled by the government for war numbers. for war purposes. In Canada about per cent of the railways are gov-chument owned. In China portions of he rallways are being constructed up der agreements which will finally make them government property, and in Japan 72 per cent of the railways Britain, Spain and Turkey, though in certain parts of the South America, countries, notably Argentina, the 

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#### DOINGS AT PORT RICHMOND: A COMING VIRGINIA CITY

Fince That Greater Richmond is Decidedly Interested In-Wonderful Growth in Short Time.

The following is from the West For several years past The News has been calling the notice of the peo-

ple of Richmond to the great possibillties awaiting their attention at the head of York River. The Old Dominion Industrial Corpo ration at one time offered to give free

to the city of Richmond two miles of deep water frontage where the city could operate municipal docks and furnish its enterprising citizens with facilities for facilities for engaging in foreign

The war will result in a tremendous increase in our foreign trade and sea-port cities will grow rapidly in wealth and importance. Richmond, on the James River, can

Richmond, on the James River, can never be a seport. Port Richmond on the York with the great influence and financial power of the capital of Virginia behind it, may become a metropolis in a very short time.

Richmond has not seen fit to avait itself of this great opportunity and developments during this last year have been such that Port Richmond has, of itself, sprung into existence and bids fair to become an important port without the aid of the great metropolis. metropolis.

With a daily increasing population

with a unity increasing population, home building is most active and plans are being made for enlargement of the present school facilities. Keeping pace with this growth, religious of the present school facilities. Keeping pace with this growth, religious societies have purchased property and will soon have a building erected to serve as a hall for the union Sunday school which has been held for some time past in the school building.

The building of an American city is now going on before our eyes. Industry, education and religion, the foundation stones of civilization, have been well laid at Port Richmond and none but the blind or inexperienced can fail to see the wonderful future which awaits the new Virginia town.

The Christman Laundrying Time. Workmen have been busy the pas week in the establishment of the Tro

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week in the establishment of the Troy and Eagle Laundry, 926-923 West Broad Street, enlarging the main office. Much improvement has been made in the general appearance of things and the facilities increased. The work department of this well-known and popular laundry has also been unusually his well as the present that times there are ly busy. It seems that times just pre-ceding Christmas bring extra work to laundries, as well as some other es-tablishments, for it is the time house wives have their curtains and drapwives have their curtains and drap-eries "done up" afresh. The T & E gives special attention to sanitation in all of its departments, and that is the kind of a shop the housewives look for when Christmas laundrying time

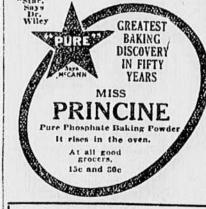
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